
From: Seva Schonstrom [mailto:sms1964@live.com]

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To: EBSA, E-ORI - EBSA

Subject: RIN 1210-AB33

I say no to all of this. Since social security is not going to be enough to provide even a modest retirement, I like many others who are neither rich but not poor either, took responsible steps to ensure that my retirement won't be one of poverty. I opened an individual retirement account for exactly one reason, it is individual not co-mingled. I know where my money is, what is being done with it. What guarantees are you giving that the money will be disbursed when I retire or in the amounts that I will need?

Stop penalizing those of us who behave irresponsibly. We are sick of it.